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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Ganesan et al.

Serial No. **09/749,595**

Filed: **December 28, 2000**

For: **Electronic Payment Risk Processing**

Group Art Unit: **3624**

Examiner: **S. Snapp**

RESPONSE TO OFFICE COMMUNICATION

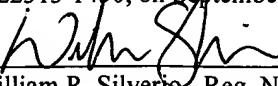
Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sirs:

Responsive to the Office Action mailed July 27, 2005, setting a one month response period, the Applicant requests that the Examiner consider both the Response filed on March 14, 2005 and the Supplemental Response and Amendment filed on April 20, 2005. Therefore, the Applicant requests that the Amendment of April 20, 2005 be entered. However, to the extent any comments in the March 14th response are rendered moot by the Amendment filed April 20th, such comments need not be considered by the Examiner.

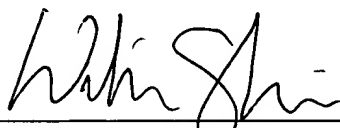
It is not believed that extensions of time or fees for net addition of claims are required, beyond those, which may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 9, 2005.


William R. Silverio - Reg. No. 45,383

therefor (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'William R. Silverio', written over a horizontal line.

William R. Silverio

Reg. No. 45,383

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Docket No.: 23952-0078